

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Florence Helen Marie Wallace  
Debtor

Case No. 18-00360-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 47

Date Rcvd: May 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2018.

db  
5017077 Florence Helen Marie Wallace, 116 Pinecrest Ave, Dallas, PA 18612-1623  
5017078 +Alpha Recovery Corp., 6912 S Quentin St Unit 10, Centennial, CO 80112-4531  
5017084 Apothaker Scian PC, 520 Fellowship Rd Ste C306, Mount Laurel, NJ 08054-3410  
Citibank N.A., Midland Funding LLC c/o Pressler and Pre, 7 Entin Rd,  
Parsippany, NJ 07054-5020  
5017091 Dr Leonards/carol Wrig, 1112 7th Ave, Monroe, WI 53566-1364  
5017092 Dsrn Nt Bk, PO Box 631, Amarillo, TX 79105-0631  
5017094 +Fingerhut Direct Mrkting, c/o Alpha Recovery Corp., 6912 S Quentin St Unit 10,  
Centennial, CO 80112-4531  
5017100 Law Offices of Hayt, Hayt & Landau, LLC, 123 S Broad St Ste 1660,  
Philadelphia, PA 19109-1003  
5017076 Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708  
5017102 Mid America Bk/Total C, 5109 S Broadband Ln, Sioux Falls, SD 57108-2208  
5017105 Monarch Recovery Management, Inc., PO Box 986, Bensalem, PA 19020-0986  
5017110 Pressler and Pressler LLP, 7 Entin Rd, Parsippany, NJ 07054-5020  
5017116 Synchrony Bank, 500 Summit Lake Dr Ste 400, Valhalla, NY 10595-1340  
5017075 Wallace Florence Helen Marie, 116 Pinecrest Ave, Dallas, PA 18612-1623

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5017079 EDI: TSYS2.COM May 28 2018 22:33:00 Barclays Bank Delaware, PO Box 8803,  
Wilmington, DE 19899-8803  
5017080 EDI: CAPITALONE.COM May 28 2018 22:33:00 Capital One, 15000 Capital One Dr,  
Richmond, VA 23238-1119  
5017081 E-mail/Text: bankruptcy@cavps.com May 28 2018 18:32:20 Cavalry Portfolio Serv,  
PO Box 27288, Tempe, AZ 85285-7288  
5017082 EDI: WFNNB.COM May 28 2018 22:33:00 Cb/Westgate, PO Box 182789,  
Columbus, OH 43218-2789  
5017083 EDI: CHASE.COM May 28 2018 22:33:00 Chase Card, PO Box 15298,  
Wilmington, DE 19850-5298  
5017085 EDI: WFNNB.COM May 28 2018 22:33:00 Comenitybank/Westgate, PO Box 182789,  
Columbus, OH 43218-2789  
5017086 EDI: WFNNB.COM May 28 2018 22:33:00 Comenitycb/blair, PO Box 182120,  
Columbus, OH 43218-2120  
5017087 EDI: WFNNB.COM May 28 2018 22:33:00 Comenitycb/davidsbride, PO Box 182120,  
Columbus, OH 43218-2120  
5017088 EDI: WFNNB.COM May 28 2018 22:33:00 Comenitycb/hsn, PO Box 182120,  
Columbus, OH 43218-2120  
5017089 +EDI: CRFRSTNA.COM May 28 2018 22:33:00 Credit First N A, 6275 Eastland Rd,  
Brook Park, OH 44142-1399  
5017090 EDI: RCSFNBMARIN.COM May 28 2018 22:33:00 Credit One Bank NA, PO Box 98875,  
Las Vegas, NV 89193-8875  
5017093 EDI: CITICORP.COM May 28 2018 22:33:00 Exxmbblciti, PO Box 6497,  
Sioux Falls, SD 57117-6497  
5017095 EDI: AMINFOFP.COM May 28 2018 22:33:00 First Premier Bank, 3820 N Louise Ave,  
Sioux Falls, SD 57107-0145  
5017096 EDI: AMINFOFP.COM May 28 2018 22:33:00 Fst Premier, 601 S Minnesota Ave,  
Sioux Falls, SD 57104-4824  
5017097 EDI: PHINGENESIS May 28 2018 22:33:00 Genesis Bc/Celtic Bank, 268 S State St Ste 300,  
Salt Lake City, UT 84111-5314  
5017098 EDI: CBS7AVE May 28 2018 22:33:00 Ginny's Inc, 1112 7th Ave, Monroe, WI 53566-1364  
5017099 EDI: JEFFERSONCAP.COM May 28 2018 22:33:00 Jefferson Capital Syst, 16 McLeland Rd,  
Saint Cloud, MN 56303-2198  
5017101 E-mail/Text: bknotices@mbandw.com May 28 2018 18:32:21 McCarthy Burgess & Wolfe,  
The MB&W Building, 26000 Cannon Rd, Cleveland, OH 44146-1807  
5017103 EDI: PHINGENESIS May 28 2018 22:33:00 Midamerica/milestone/g, PO Box 4499,  
Beaverton, OR 97076-4499  
5017104 EDI: MID8.COM May 28 2018 22:33:00 Midland Funding, 2365 Northside Dr Ste 30,  
San Diego, CA 92108-2709  
5017106 EDI: CBS7AVE May 28 2018 22:33:00 Monroe and Main, 1112 7th Ave, Monroe, WI 53566-1364  
5017107 EDI: CBS7AVE May 28 2018 22:33:00 Montgomery Ward, 1112 7th Ave, Monroe, WI 53566-1364  
5017108 E-mail/Text: bankruptcy@nbtbank.com May 28 2018 18:32:22 Nbt Bank NA, 20 Mohawk St,  
Canajoharie, NY 13317-1144  
5018557 +EDI: PRA.COM May 28 2018 22:33:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5017109 EDI: PRA.COM May 28 2018 22:33:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502-4952  
5017111 EDI: RMCB.COM May 28 2018 22:33:00 RMCB, PO Box 1235, Elmsford, NY 10523-0935  
5017112 EDI: CBS7AVE May 28 2018 22:33:00 Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364  
5017114 EDI: RMSC.COM May 28 2018 22:33:00 Synccb/Old Navy, PO Box 965005,  
Orlando, FL 32896-5005  
5017113 EDI: RMSC.COM May 28 2018 22:33:00 Synccb/citgo, 4125 Windward Plz,  
Alpharetta, GA 30005-8738  
5017115 EDI: PRA.COM May 28 2018 22:33:00 Synchrony Bank, c/o Portfolio Recovery Associates,  
PO Box 12914, Norfolk, VA 23541-0914

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5017117 EDI: CBS7AVE May 28 2018 22:33:00 Through the Country Do, 1112 7th Ave,  
Monroe, WI 53566-1364  
5017118 E-mail/Text: tidewaterlegalebn@twcs.com May 28 2018 18:32:17 Tidewater Credit Servi,  
6520 Indian River Rd, Virginia Beach, VA 23464-3439  
5017119 EDI: TFSR.COM May 28 2018 22:33:00 Toyota Motor Credit Co, PO Box 9786,  
Cedar Rapids, IA 52409-0004

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 31, 2018

Signature: /s/Joseph Speetjens


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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com  
Jason Paul Provinzano on behalf of Debtor 1 Florence Helen Marie Wallace MyLawyer@JPPLaw.com,  
G17727@notify.cincompass.com  
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com,  
rmcdonald@sheilslaw.com;PA41@ecfcbis.com;psheldon@sheilslaw.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Florence Helen Marie Wallace**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0599**

EIN --\_-----

Social Security number or ITIN -----

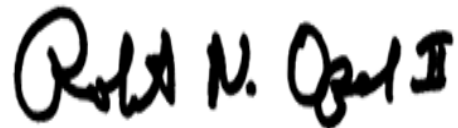
EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:18-bk-00360-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Florence Helen Marie Wallace  
aka Florence M. Wallace, aka Florence Marie  
Wallace, aka Florence Wallace

May 28, 2018**By the  
court:**

Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**